

**Before the State of South Carolina
Department of Insurance**

In the matter of:

Troy O. Blanchard
P. O. Box 394
Manning, S.C. 29102.

SCDOI File Number:124961.

**Default Order Revoking
All Insurance Producer's Licensing
Privileges**

This matter comes before me pursuant to a Letter of Allegation and Notice of Opportunity for Public Hearing served, as required within S.C. Code Ann. § 38-3-170 (Supp. 2004), by the State of South Carolina Department of Insurance upon above named respondent, by both certified mail, return receipt requested, and by regular mail on April 27, 2005.

By that letter, Mr. Blanchard was informed of his right to request a public hearing upon the allegations of impropriety contained within the letter against him. Further, he was warned that his failure to make a timely, written request would result in my summary revocation of his license to do business as a resident insurance producer within the State of South Carolina. Despite that warning, Mr. Blanchard has failed to request a public hearing. On June 16, 2005, therefore, counsel for the Department filed an Affidavit of Default, and the entire matter was submitted directly to me for my summary decision based solely on the record.

The letter alleged, and I now find as fact, that while licensed to do business as a resident insurance producer within the State of South Carolina, Troy Blanchard was convicted on or about January 24, 2005, of the crime of "Breach of Trust/Obtain sign/prop, false, \$1000", by a Greenville County, South Carolina, General Sessions Court, Docket Number: 2004GS2306777.

S.C. Code Ann. § 38-43-130 (Supp. 2004) provides: "The director or his designee may suspend or revoke an agent's license after ten day's notice...when it appears that an agent has violated this title or any regulation promulgated by the Department, or has willfully deceived or dealt unjustly with the citizens of this State. Subsection (C)(6) defines "deceived or dealt unjustly with the citizens of this State" to include, but not limited to, action or inaction by the producer as follows: "having been convicted of a felony."

In accordance with my findings of fact, and considering Troy Blanchard's failure to avail himself of his opportunity to be heard, I now conclude, as a matter of law, that he was, in fact, convicted of the crime above described, which is a crime of moral turpitude. Therefore, all his insurance licensing privileges should be revoked.

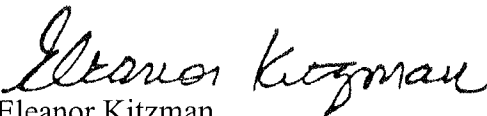
This administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. §§ 30-40-10, *et seq.*(1991 and Supp. 2004). Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of

action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the law relative to the business of insurance or the provisions of this title which he considers necessary to report." S.C. Code Ann. § 38-3-110 (4) (Supp. 2004).

It is therefore ordered that Troy Blanchard's license to transact business as a resident insurance producer within the State of South Carolina be, and is hereby, revoked, and that no license, issued through the State of South Carolina Department of Insurance is to be issued to him.

It is further ordered that a copy of this order be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and to each insurer for which Mr. Blanchard is currently licensed, through the State of South Carolina Department of Insurance, as a resident insurance producer within the State of South Carolina.

This order takes effect upon the date of my signature below.


Eleanor Kitzman
Director

Done *16*, 2005, at
Columbia, South Carolina

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Affidavit of Default

Personally appeared before me Joseph D. McMaster, who, being duly sworn, stated that at all times relevant to this Affidavit of Default he was an attorney representing the State of South Carolina Department of Insurance in this administrative action. He further stated the following:

The Department served notice on Troy O. Blanchard at the address detailed above, by a Letter of Allegation and Notice of Opportunity for a Public Hearing that the Department would request the Director of Insurance to summarily revoke his license to act as a resident insurance producer within the State of South Carolina in thirty days. The Department served the Notice, pursuant to S.C. Code Ann. § 38-3-170 (Supp. 2004), by "depositing it in the United States mail, postage prepaid, addressed to the last known address of the person and registered with the return receipt requested." That Notice further informed Mr. Blanchard of his opportunity, within thirty days, to request in writing a public hearing.

The United States Postal Services attempted to effect service of the Notice by certified mail, return receipt requested, and by regular mail, on or about April 28, 2005, at the last known address. Mr. Blanchard has made no request for a public hearing or any other response to the Notice. The time in which to do so has expired. He is now in default.


Joseph D. McMaster
Associate General Counsel

South Carolina Department of Insurance
Post Office Box 100105
Columbia, South Carolina 29202-3105
(803) 737-6132

Sworn to and subscribed before me
This 16 day of June, 2005.



Steven R. DuBois
Notary Public for the State of South Carolina
My Commission Expires May 10, 2009